

Pentegra's Consulting Solutions

We Fix What Others Fear

We help sponsors identify plan challenges, understand issues and execute solutions.

As fiduciary, we're not afraid to dig a little deeper, make sure things are done right and fix things that others may have overlooked. As a CEFEX-Certified TPA, we hold ourselves and the work we do to the highest standard. As part of our process, we regularly review plans and often identify issues with prior plan administration that need to be corrected for plans to remain compliant.

Typical Plan Corrections

Form 5500 &
Government Filings



Compliance Testing



Plan Documents



Self-Correction
Program (SCP)



Voluntary Compli-
ance Program (VCP)



The Peace of Mind a Professional on Board Provides

Our dedicated, expert, credentialed Consulting Services Team serves thousands of complex retirement plans and delivers among the highest level of expertise and technical support in the industry today—specializing in plan corrections.

The Pentegra Difference. Our People.

A professional
partner for
your plan



Deep bench
of highly
credentialed
professionals



Client facing team
members average
15+ years of
industry expertise



Over 25% of our
team holds
professional
credentials and
advanced degrees



One of the most
experienced
fiduciary
Administrators in
the nation



Typical Plan Corrections

Issue	Correction	*Fee Range
Failure to file 5500	Prepare 5500 and DFVCP for client to file.	\$500 Minimum (Form EZ, SF & Schedule I) \$1,000 Minimum (MEP or Form with Schedule H) (Pentegra research fees range \$3,000 - \$5,000)
Combined Testing	Testing for Control Groups/Affiliated Service Groups & Dual Plan arrangements.	\$1,500 Minimum
Assets outside the platform that need a separate Recordkeeping Solution	Separate the outside assets for a 2 plan solution. One plan with frozen assets & the other plan providing full retirement plan services through recordkeeper.	Initial: \$1,000 Document prep includes Plan Set-up Annual: \$1,000 + \$30/participant Base includes Combined Top-Heavy Testing Asset Reconciliation \$150/ hr (\$300 Min)
Various Compliance Issues Self-Correction Program (SCP) Voluntary Compliance Program (VCP)	Develop understanding of the issue, calculate impacts to plan participants and aid in preparation of appropriate documentation Examples: Late contributions, incorrect profit sharing allocations using wrong compensation, etc.	On average corrections range \$1,500 - \$2,000 per plan year. Individual Quotes required on this Item (additional cost applicable to discovery items)
Adoption Agreement Failures and Out of Compliance Documents	Prepare new plan documents and ensure plan meets current regulation updates.	\$4,000 - \$5,000 (includes consultation, design, preparation, and submission)
Prior Year Plan Testing Not Completed	Collect required data and perform tests, addressing any failures through SCP/VCP	\$3,000 - \$6,000 per plan year, depending on availability of complete & accurate data—special quote available for multiple correction years (additional fees apply if SCP/VCP corrections are required)

* Fees represented are illustrative. Specific facts and circumstances may require additional effort and fees. Fee ranges are Pentegra only. They do not include additional IRS/DOL penalties or use fees, nor do they include the cost of making required corrections to the plan.

Learn more about our Consulting Solutions.

Contact the Pentegra Solutions Center at solutions@pentegra.com or 855-549-6689.

Visit us at www.pentegra.com.

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